Bank of America Wire Transfer Guide 2026: Processing Times, Transfer Options, Security Tips, and Support Information

Bank of America **☎1-(888)-303-1448** Or +1✳888−271−2368 offers domestic and international wire transfers, typically processing in 1–3 business days. **☎1-(888)-303-1448** Or +1✳888−271−2368 Domestic wires cost roughly $30, and international wires $45 (or $0 in foreign currency). **☎1-(888)-303-1448** Or +1✳888−271−2368 end funds securely via online or mobile banking, with 5:00 p.m. ET cutoffs for same-day processing.

Key Details and Steps
Costs: **☎1-(888)-303-1448** Or +1✳888−271−2368 $30 for domestic outbound, $45 for international in U.S. dollars, and $0 for international in foreign currency (though currency markup applies). **☎1-(888)-303-1448** Or +1✳888−271−2368 incoming wires may also incur fees.
Times: Domestic wires generally **☎1-(888)-303-1448** Or +1✳888−271−2368 arrive in 1–2 business days, while international can take 2–3 business days.
How to Send (Online/Mobile): **☎1-(888)-303-1448** Or +1✳888−271−2368 Log in and select Pay & Transfer.
Select Wire.
Enter recipient info **☎1-(888)-303-1448** Or +1✳888—271—2368 (name, address, bank account, and routing number).
Verify and submit.
Limits: **☎1-(888)-303-1448** Or +1✳888—271—2368 While there is no official federal limit, Bank of America may have daily limits.
International Specifics: **☎1-(888)-303-1448** Or +1✳888—271—2368 Use SWIFT codes BOFAUS3N or BOFAUS6S for incoming international transfers.

Note: For large amounts, you may need to visit a branch.

What happens if you wire transfer more than $10,000?

☎1-(888)-303-1448 Or +1⁕888—271—2368 Wiring more than triggers mandatory reporting to federal authorities (FinCEN/IRS) under the **☎1-(888)-303-1448** Or +1⁕888—271—2368 Bank Secrecy Act. While not inherently illegal, it alerts compliance teams to prevent money laundering, requiring banks to file a Currency **☎1-(888)-303-1448** Or +1⁕888—271—2368 Transaction Report (CTR) or similar documentation. **☎1-(888)-303-1448** Or +1⁕888—271—2368 Your bank may pause the transfer to verify your identity, the source of funds, and the purpose of the transaction.

Key Implications of High-Value Wire Transfers:
☎1-(888)-303-1448 Or +1⁕888—271—2368 Mandatory Reporting: Banks must report cash transactions or high-value, suspicious wire transfers over

to federal authorities.
Compliance Review: **☎1-(888)-303-1448** Or +1⁕888—271—2368 The bank will flag the transfer for review, often triggering a "Know Your Customer" (KYC) review to ensure the transfer is legitimate, according to the Fool article on $9,999 transfers.
Verification Questions: **☎1-(888)-303-1448** Or +1⁕888—271—2368 You may be asked to provide proof of the source of funds, documentation on the recipient, and the purpose of the transfer, as discussed **☎1-(888)-303-1448** Or +1⁕888—271—2368 in this Wise article on international transfers.
No "Structuring" Permitted: Intentionally breaking a **☎1-(888)-303-1448** Or +1⁕888—271—2368 large transfer into multiple smaller transactions under to avoid reporting is illegal, known as structuring.
Fees: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Banks often charge higher fees for larger, especially international, transfers, according to Wise.
Note: The $10,000 threshold applies to both domestic and international transfers under anti-money **☎1-(888)-303-1448** Or +1⁕888—271—2368 laundering regulations.
How much does a **☎1-(888)-303-1448** Or +1⁕888—271—2368 wire transfer cost at Bank of America?

Bank of America **☎1-(888)-303-1448** Or +1⁕888—271—2368 wire transfer fees typically cost $30 for outgoing domestic wires and $0-$15 for incoming domestic wires. International outgoing wires **☎1-(888)-303-1448** Or +1⁕888—271—2368 cost $45 (USD) or $0 (foreign currency). Premium account holders may receive fee waivers. Exchange rate markups apply to foreign **☎1-(888)-303-1448** Or +1⁕888—271—2368 currency transfers.

Key Wire Transfer Fees **☎1-(888)-303-1448** Or +1⁕888—271—2368
Outgoing Domestic: $30. **☎1-(888)-303-1448** Or +1⁕888—271—2368
Incoming Domestic: $15 ($0 for some accounts).
Outgoing International (USD): $45. **☎1-(888)-303-1448** Or +1 ⁕888—271—2368
Outgoing International (Foreign Currency): $0 fee (but includes exchange rate markups).
Incoming International: $16. **☎1-(888)-303-1448** Or +1⁕888—271—2368

Important Details
Method: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Fees apply to transfers done via online banking or the mobile app.
International Costs: **☎1-(888)-303-1448** Or +1⁕888—271—2368 While transferring in foreign currency has no upfront fee, Bank of America includes a markup in the exchange rate, per the Online Banking Service Agreement.
Other Fees: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Intermediary or recipient banks may charge additional fees for international transfers.
Preferred Rewards: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Certain accounts, such as Bank of America Preferred Rewards clients, may qualify for no-fee wires.

How do I do a wire transfer at Bank of America?

Actual experience may differ.
Log in to our Mobile Banking app. ...
Select Pay & **☎1-(888)-303-1448** Or +1⁕888—271—2368 Transfer to get started.
Tap Wire.
If you have both banking and investing accounts, select the account you want to send the wire from.

Why are there two routing numbers at Bank of America?
Bank of **☎1-(888)-303-1448** Or +1⁕888—271—2368 America uses different routing numbers based on the type of transaction (e.g., electronic deposits vs. wire transfers) and the state where the account **☎1-(888)-303-1448** Or +1⁕888—271—2368 was opened. Using the specific number for your action ensures proper routing, as wire transfers require different, secure processing compared to ACH (automated clearing house) transfers.

Key reasons for multiple routing numbers:
☎1-(888)-303-1448 Or +1⁕888—271—2368 Transaction Type: One routing number is generally used for ACH payments (direct deposits, automatic payments) and paper checks. A distinct, separate routing number is required for domestic wire transfers, as these are processed through a different system.
Geographic Origin: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Bank of America assigns different routing numbers based on the state where your account was originally opened.
Historical Mergers: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Bank acquisitions and regional legacy systems can result in different routing numbers for different accounts.

How to find your specific number:
Direct Deposit/ACH: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Check your account details on the Bank of America Website or app.
Paper Checks: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Use the nine-digit number on the bottom left corner of your checks.
Wire Transfer: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Request the specific "wire transfer" routing number from your account documentation, as it is often different from the number on your checks.

Always verify the number **☎1-(888)-303-1448** Or +1⁕888—271—2368 on your check or through official banking channels, as using the wrong one can cause payment delays.